

EXHIBIT 16

PO Box 9701
Allen, TX 75013



0005337 02 MB 0.436 **AUTO T3 0 7236 75287-332435 -C02-P05342-I

LEWIS E KEENER Sr
18535 MICHAELANGELO DR
DALLAS TX 75287-3324



LEWIS E KEENER Sr

Dispute Results

Report # 1337-7039-35 for 09/30/20

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

How to read your results

Deleted - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) – a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. d) Information on this item has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

Credit items

BANK OF AMERICA 414734209260.... Outcome: Updated - The information you disputed has been verified as accurate; however, information unrelated to your dispute has been updated. Please review your report for the details.

Before dispute

7236-02-00-0005337-0001-0034585

LEWIS E KEENER Sr Report # 1337-7039-35 for 09/30/20

BANK OF AMERICA Partial Acct # 414734209260... PO BOX 982238 EL PASO TX 79998 (800) 421 2110

Date opened
Jan 2012
Address ID #
0147463596
Type
Credit card
Responsibility
Individual

First reported
Jan 2012
Terms
Not reported
Monthly payment
Not reported
Credit limit or original amount
\$17,500
High balance
\$18,545

Recent balance
\$1,491 as of Aug 2020
Status
Account charged off.
\$18,545 written off.
\$1,491 past due as of Aug 2020.
This account is scheduled to continue on record until Nov 2026.
Comment
Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Comment:
Account closed at credit grantor's request.
Date of Status
Aug 2020

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	OK	30	60	90	120	150	180	CO				
2019	Full Year - In Good Standing											
2018	Full Year - In Good Standing											
2017	Full Year - In Good Standing											
2016	Full Year - In Good Standing											
2015	Full Year - In Good Standing											
2014	Full Year - In Good Standing											
2013									OK	OK	OK	OK

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19
AB (\$)	18,545	18,322	18,056	17,800	17,540	17,276	17,082	17,054	362	323	0	0	47	295	0
DPR	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Nov05	Aug06	Aug06	Aug06	Jul09	May10	May10
SPA (\$)	406	447	433	435	436	365	198	170	25	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18							
AB (\$)	177	197	335	0	250	0	449	0							
DPR	Apr09	Mar05	Jan09	Jan09	Nov15	Nov15	Aug08	Aug08							
SPA (\$)	25	25	25	25	25	25	25	25							
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND							

Between Nov 2019 and Jul 2020, your credit limit/high balance was \$17,500

Between Sep 2018 and Oct 2019, your credit limit/high balance was \$5,000

After dispute

BANK OF AMERICA Partial Acct # 414734209260... PO BOX 982238 EL PASO TX 79998 (800) 421 2110

Date opened
Jan 2012
Address ID #
0147463596
Type
Credit card
Responsibility
Individual

First reported
Nov 2013
Terms
Not reported
Monthly payment
Not reported
Credit limit or original amount
\$17,500
High balance
\$18,545
Recent balance
\$1,491 as of Sep 2020
Status
Account charged off.
\$18,545 written off.
\$1,491 past due as of Sep 2020.
This account is scheduled to continue on record until Oct 2026.
Comment:
Account closed at credit grantor's request.
This item was updated from our processing of your dispute in Sep 2020.
Date of Status
Sep 2020

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	OK	30	60	90	120	150	180	ND	CO			
2019	Full Year - In Good Standing											
2018	Full Year - In Good Standing											
2017	Full Year - In Good Standing											
2016	Full Year - In Good Standing											
2015	Full Year - In Good Standing											
2014	Full Year - In Good Standing											
2013											OK	OK

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Aug20	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19
AB (\$)	1,491	18,545	18,322	18,056	17,800	17,540	17,276	17,082	17,054	362	323	0	0	47	295
DPR	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Nov05	Aug06	Aug06	Aug06	Jul09	May10
SPA (\$)	ND	406	447	433	435	436	365	198	170	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
	May19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18						
AB (\$)	0	177	197	335	0	250	0	449	0						
DPR	May10	Apr09	Mar05	Jan09	Jan09	Nov15	Nov15	Aug08	Aug08						
SPA (\$)	25	25	25	25	25	25	25	25	25						
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND						

Between Nov 2019 and Aug 2020, your credit limit/high balance was \$17,500

Between Sep 2018 and Oct 2019, your credit limit/high balance was \$5,000

If our reinvestigation has not resolved your dispute, you have several options:

You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical

LEWIS E KEENER Sr | Report # 1337-7039-35 for 09/30/20

information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013. You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. Thank you for helping ensure the accuracy of your credit information. For frequently asked questions about your credit report, please visit experian.com/consumerfaqs.

Your Updated Credit Report

Payment History Legend

OK Current	150 Account 150 days past due	VS Voluntarily surrendered	D Defaulted on contract
30 Account 30 days past due	180 Account 180 days past due	R Repossession	C Collection
60 Account 60 days past due	CRD Creditor received deed	PBC Paid by creditor	CO Charge off
90 Account 90 days past due	FS Foreclosure proceedings started	EC Insurance claim	CLS Closed
120 Account 120 days past due	F Foreclosed	G Claim filed with government	ND No data for this time period

*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Personal statements you've asked us to include You've given us the following statement to include every time a company asks us for your credit report:

"ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 214-797-0335. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 03-10-20."

Your accounts that may be considered negative The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit items

BANK OF AMERICA Partial Acct # 414734209260.... PO BOX 982238 EL PASO TX 79998 (800) 421 2110

LEWIS E KEENER Sr | Report # 1337-7039-35 for 09/30/20

Date opened
Jan 2012
Address ID #
0147463596
Type
Credit card
Responsibility
Individual

First reported
Nov 2013
Terms
Not reported
Monthly payment
Not reported
Credit limit or original amount
\$17,500
High balance
\$18,545

Recent balance
\$1,491 as of Sep 2020
Status
Account charged off.
\$18,545 written off.
\$1,491 past due as of Sep 2020.
This account is scheduled to continue on record until Oct 2026.
Comment:
Account closed at credit grantor's request.
This item was updated from our processing of your dispute in Sep 2020.
Date of Status
Sep 2020

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	OK	30	60	90	120	150	180	ND	CO			
2019	Full Year - In Good Standing											
2018	Full Year - In Good Standing											
2017	Full Year - In Good Standing											
2016	Full Year - In Good Standing											
2015	Full Year - In Good Standing											
2014	Full Year - In Good Standing											
2013												

OK OK

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Aug20	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19
AB (\$)	1,491	18,545	18,322	18,056	17,800	17,540	17,276	17,082	17,054	362	323	0	0	47	295
DPR	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Dec04	Nov05	Aug06	Aug06	Aug06	Jul09	May10
SPA (\$)	ND	406	447	433	435	436	365	198	170	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

	May19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18
AB (\$)	0	177	197	335	0	250	0	449	0
DPR	May10	Apr09	Mar05	Jan09	Jan09	Nov15	Nov15	Aug08	Aug08
SPA (\$)	25	25	25	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND

Between Nov 2019 and Aug 2020, your credit limit/high balance was \$17,500

Between Sep 2018 and Oct 2019, your credit limit/high balance was \$5,000

Your accounts in good standing These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

AMERICAN EXPRESS Partial Acct # 3499905932333 73 PO BOX 981537 EL PASO TX 79998 (800) 874 2717

Date opened
Jun 1999
Address ID #
0147463596
Type
Credit card

Responsibility
Authorized user
First reported
Nov 2008
Terms
Not reported

Monthly payment
Not reported
Credit limit or original amount
\$8,700
High balance
\$3,731

Recent balance
\$0 /paid as of Sep 2020
Status
Open/Never late.
Date of Status
Sep 2020

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Aug20	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19
AB (\$)	0	0	0	0	0	0	0	0	0	140	209	278	346	414	481
DPR	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
SPA (\$)	0	0	0	0	39	39	39	39	39	39	39	39	35	35	35
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

	May19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18
AB (\$)	547	613	679	745	812	859	941	1,018	1,090
DPR	ND	ND	ND	ND	ND	ND	ND	ND	ND
SPA (\$)	35	35	35	35	35	35	35	35	35
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND

Between Sep 2018 and Aug 2020, your credit limit/high balance was \$8,700

BANK OF AMERICA Partial Acct # 431307551320... PO BOX 982238 EL PASO TX 79998 (800) 421 2110

Date opened
May 2008
Address ID #
0147463596
Type
Credit card

Responsibility
Individual
First reported
May 2008
Terms
Not reported

Monthly payment
Not reported
Credit limit or original amount
\$300
High balance
\$4,120

Recent balance
Not reported
Status
Paid, Closed/Never late.
This account is scheduled to continue on record until Jun 2030.
Comment:
Account closed at credit grantor's request.
Date of Status
Jun 2020